



ATTENTION ALL BORROWERS WHO HAVE REFINANCED THEIR MCC LOAN

Previously a borrower had one year to file a re-issuance affidavit. The IRS Regulation has been changed to allow anyone refinancing after December 12, 1992 to be eligible to have MCCs re-issued after refinancing.

If you are interested in having your MCC reissued, please complete the attached MCC re-issuance affidavit and return it with the necessary documentation.

Please note that there is a fee of one-half of one percent of your **NEW** mortgage amount due prior to re-issuance. This must be a certified or cashiers check or a money order made payable to Indiana Housing Finance Authority.

NO PERSONAL CHECKS WILL BE ACCEPTED!!!

Due to demand, it may take several weeks to process your new certificate. Please be patient.

If you have any questions, please call (317) 232-7777 or (800) 872-0371 and ask for Single Family.



MCC-REISSUE

**INDIANA HOUSING & COMMUNITY DEVELOPMENT AUTHORITY
MORTGAGE CREDIT CERTIFICATE
RE-ISSUANCE AFFIDAVIT**

**THERE ARE IMPORTANT LEGAL CONSEQUENCES TO THIS AFFIDAVIT:
READ IT CAREFULLY BEFORE SIGNING**

(Please print or type)

BORROWER NAME: _____ **SS#** _____

CO-BORROWER NAME: _____ **SS#** _____

TELEPHONE NUMBER (HOME) _____

BORROWER TELEPHONE NUMBER (WORK) _____

CO-BORROWER TELEPHONE NUMBER (WORK) _____

ADDRESS: _____

_____, **INDIANA** _____
(CITY) (ZIP)

THE UNDERSIGNED, DO HEREBY AFFIRM UNDER THE PENALTIES FOR PERJURY THAT THE FOLLOWING REPRESENTATIONS ARE TRUE AND COMPLETE:

The property for which we were originally issued a Mortgage Credit Certificate ("MCC") and for which the address is shown above is currently our principal residence. NOTE: If your address has changed for 911 purposes please specify.

Except only for reason of death or divorce (see number 5, below), we are the same persons to whom the existing, original MCC was issued.

We have refinanced our mortgage after December 22, 1992 and a MCC was previously issued. We are requesting that a MCC be re-issued for our new mortgage indebtedness.

We will not use both the original and re-issued MCC and, we will use only the amortization of the Certified Indebtedness rather than the principal balance of our new mortgage when calculating our annual tax credit.

We are/were not restricted as to which Lender we used to refinance our MCC mortgage loan.

We understand that we will be dealing directly with IHCD A in regards to being issued another MCC, not the mortgage Lender.

In support of our request that a MCC be re-issued for our refinanced mortgage loan, we hereby submit to IHCD A the following:

1. This Affidavit together with a Certified Check, Cashier's Check or Money Order **(Payable to Indiana Housing & Community Development Authority)** for the re-issuance fee in an amount equal to one half of one percent of your new mortgage loan.
2. Copy of the HUD-1 Settlement Statement for the re-financed loan (which has been signed by the Lender and you). (Obtain copy from Lender.)
3. Copy of the Mortgage Promissory Note for the **re-financed** loan (which must be signed by you). (Obtain copy from Lender.)
4. Original or, if lost, a copy of the Mortgage Credit Certificate originally issued to us. If you have previously had your certificate re-issued you should also include a copy of the re-issued certificate.
5. If a change from original recipients, copy of Death Certificate or Decree of Divorce.
6. Payoff Statement showing exact principal balance and payoff of **old** mortgage.

All of the required documentation must be sent to the address below:

Indiana Housing & Community Development Authority
ATTN: MCC Re-Issuance
30 South Meridian Street
Suite 1000
Indianapolis, IN 46204

Borrower Signature

Date Signed

Co-Borrower Signature

Date Signed